CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)
501(c)(3) non-profit organization & HUD Agency
#HUDCertifiedProud
Jennifer Laterra, President
Sharon Clark, Executive Director

CJHRC
RENTAL COUNSELING

OVERVIEW

- Want to know more about housing rights under the Fair Housing Act and background checks/criminal history due to the Fair Chance in Housing Act being approved;
- Want to learn about Vouchers (Section 8, State of NJ Rental Assistance Program (SRAP) and Temporary Rental Assistance (TRA));
- Want to learn about State of NJ Low & Moderate Income Program, including how to apply, documentation requirements and income needs to afford rent;
- Want to learn about tax credit properties;
- Want to learn about Market Rate Rentals;
- Want to know how your credit can affect you obtaining a rental;
- Want to understand how you can have a good credit score and still be denied for an apartment;
- Looking for resources – including how to locate a rental unit and more!

We can help you to learn about these and other topics. Call our office for more information and speak with a certified HUD Housing Counselor to learn more.

DOCUMENT CHECKLIST ON REVERSE

92 E. Main St. Suite 407, Somerville, NJ 08876
E-mail: 2cjhrc@gmail.com
Phone: (908) 446-0036
www.cjhrc.org
Facebook: Central Jersey Housing Resource Center
Instagram: @cjhrc_housing

RENTAL COUNSELING
DOCUMENT CHECKLIST

- **Below is a list of documents that your counselor will need in advance of your phone/virtual/in-person counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.**
- **Please send everything that applies to you if it is not applicable, put N/A**
- **A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why so important to send the information below. A draft budget form is attached please fill in the plan column and the top income information.**

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1. Housing Expense Proof of rent you pay (lease agreement, cancelled checks.
2. Renter's insurance statement (most recent with cost for a month or year).
3. Copy of at least one recent (within 30 days) credit report in detail from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or another service you use. If coming for in-person counseling, CJHRC can get your authorization and will do a soft pull tri-merge credit report which will also provide all three credit scores.
4. Copies of complete **Tax returns of recent 3 years**, both Federal (1040, **no**t W-2 forms) and State. If you cannot locate your federal tax return, you can get a Tax Returns Transcript online or calling to 1-800-908-9946 or the website www.irs.gov. If you did not file a tax return for any of the required years, a notarized letter is required along with a IRS verification of Non-Filing Letter or Tax Return Transcript saying no return has been filed.
5. **Pay Stubs** for all household members (last 4 periods). If not working, copies of **unemployment compensation**.
6. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc.
7. Bank Statements (for the most previous 2 months checking and savings accounts)
8. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
9. Car Loan Statement (most recent) – if applicable
10. Car Insurance Statement (most recent)
11. Student loan statement – if applicable
12. Credit Card Statements (most recent)
13. Cell Phone Statement (most recent)
14. Medical Expense Statement (most recent not covered by insurance) – if applicable
15. School Tuition and/or Child Care Statement (most recent) – if applicable

Once you have all this information, please contact your CJHRC Housing Counselor at (908) 446-0036 or email CJHRC at 2cjhrc@gmail.com